

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 22-14513-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Daniel Rullo	Lola Rullo
aka John D. Rullo	60 Westminister Ave.
60 Westminister Ave.	Penns Grove, NJ 08069
Penns Grove, NJ 08069	

Social Security No.:

xxx-xx-0272

xxx-xx-2749

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 8/24/22  
Time: 09:00 AM  
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: June 27, 2022

JAN: lgr

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
John Daniel Rullo  
Lola Rullo  
Debtors

Case No. 22-14513-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jun 27, 2022

User: admin  
Form ID: 132

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ John Daniel Rullo, Lola Rullo, 60 Westminister Ave., Penns Grove, NJ 08069-1726
519632011	+ Borough of Pennsgrove, 1 State St, Penns Grove NJ 08069-1619
519632013	+ FBSC Collection Agency, PO Box 1018, Moorestown NJ 08057-0018
519632015	+ Jenkins Clayman, 412 S Whitehorse Pike, Audubon NJ 08106-1311
519632016	NJ Division of Taxation, 3 John Fitch Way, Trenton NJ 08611
519632017	+ Pennsville National Bank, 170 S Broadway, Pennsville NJ 08070-2200
519632018	#+ Pioneer Credit Recovery, PO Box 500, Horseheads NY 14845-0500
519644877	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 27 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 27 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519632012	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2022 20:55:32	CBNA, The Home Depot, 5800 South Corporate Place, Sioux Falls SD 57108-5027
519647183	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2022 20:45:04	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
519632014	+ Email/Text: sbse.cio.bnc@mail@irs.gov	Jun 27 2022 20:42:00	IRS, PO Box 7346, Philadelphia PA 19101-7346
519632019	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 27 2022 20:42:00	Select Portfolio Servicing, 10401 Deerwood Park BV, Jacksonville FL 32256-5007
519632020	+ Email/PDF: gecsed@recoverycorp.com	Jun 27 2022 20:45:09	Synchrony Bank, Care Credit, PO Box 965036, Orlando FL 32896-5036
519632021	+ Email/PDF: gecsed@recoverycorp.com	Jun 27 2022 20:45:15	Synchrony Bank, Network, PO Box 965036, Orlando FL 32896-5036
519634181	+ Email/PDF: gecsed@recoverycorp.com	Jun 27 2022 20:45:15	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519645649	+ Email/Text: tdebn@credbankserv.com	Jun 27 2022 20:42:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

TOTAL: 10

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Jun 27, 2022

Form ID: 132

Total Noticed: 18

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519636287		KeyBank N.A. 4910 Tiedeman Road Brooklyn, OH 44144
519632022	##+	TDRCSRaymour Flanigan, 1000 Macarthur Blvd, Mahwah NJ 07430-2035

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Manufacturers and Traders Trust Company as trustee, on behalf of the holders of the ContiMortgage Home Equity Loan Trust 1994-5 Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Joint Debtor Lola Rullo mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Eric Clayman	on behalf of Debtor John Daniel Rullo mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeffrey E. Jenkins	on behalf of Debtor John Daniel Rullo mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Jeffrey E. Jenkins	on behalf of Joint Debtor Lola Rullo mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7